



# Commuter Account Enrollment Kit

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Commuter Account
- ✓ Eligible Expenses
- ✓ Flex Card Overview
- ✓ Participant Web Site  
& Mobile App Overview
- ✓ Election Form



## *Contact Us:*

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# Commuter Account

## *Save & Spend Healthy*

A Commuter Account is an employer-sponsored benefit that allows you to pay for qualified workplace mass transit and parking expenses using money that is not taxed. Commuter Accounts are a great way to save money and make your daily commute to work more convenient and affordable.

You can use the money in your Commuter Account to pay for your commute by bus, rail, ferry, qualified ridesharing\* (uberPOOL & Lyft Line) and any parking expenses near these commuter stations or your workplace.

### Why You Need It

- ✓ A **smart** way to budget for your daily commute to work
- ✓ **Save up to 30%** on public transit and parking as part of your commute to work
- ✓ **Increase** your take home pay by reducing your taxable income
- ✓ **Easy and convenient** access to Commuter funds and account information

**Maximize  
your savings  
with a  
Commuter  
Account!**

\*To qualify as an eligible benefit, the vehicle used for ridesharing (also referred as vanpooling) must seat at least six adults (not counting the driver). The following services qualify "uberPOOL" and "Lyft Line". Additional restrictions may apply.



## How it Works

Simply decide how much to contribute up to the allowed monthly limit. Funds are withdrawn from your paycheck for deposit to your account before taxes are deducted. You pay for qualified expenses with your Flex card, or you can pay out-of-pocket for parking expenses and then file a claim for reimbursement.



## How You Can Contribute

Monthly limits are set by the IRS. Currently, contributions for transit and van-pooling are limited to \$270 per month. Parking contributions are limited to \$270 per month. Your monthly balance is carried forward and you can make adjustments to your contribution, join, or terminate plan participation at any time.

## How You Use It

Flex makes it easy to access your Commuter Account with the convenience of the Flex Card. The card allows you to pay for eligible expenses directly from your Commuter Account, avoiding out-of-pocket expenses, cumbersome paperwork and reimbursement delays.

## How You Manage It

Get account information anytime with our easy-to-use web site and mobile app. See your account balance in real time, file a claim for reimbursement and check on claim status. You can receive real time information and important updates via email or text message, and with our proactive texting feature, simply text “BAL” to receive a real time account balance.

## How Much Can You Save?

The example below illustrates how much you can save by participating in the Commuter Account

Without the Commuter Account		With the Commuter Account	
Your gross annual pay	\$35,000	Your gross annual pay	\$35,000
Estimated tax rate (30%)	-\$10,500	Your annual commuter expenses*	-\$6,480
Your net annual pay	\$24,500	Your adjusted gross pay	\$28,520
Your annual commuter expenses*	-\$6,480	Estimated tax rate (30%)	-\$8,556
Your final take-home pay	\$18,020	Your final take-home pay	\$19,964

In this example, you’d take home **\$1,944 more** with Commuter Account

\* Assumes you spend the maximum \$540 a month on qualified commuter expenses.

Learn more

[myflexaccount.com](https://myflexaccount.com)





# Commuter Account Eligible Expenses



*Commuter Accounts can save you up to 30% on your daily commute to work*

## Public Transportation

✓ Bus



✓ Subway



✓ Ridesharing\*



uberPOOL  
Lyft Line



✓ Ferry



✓ Streetcar



✓ Train



## Parking Expenses

✓ Parking at or near work

✓ Parking at or near public transportation  
to get to work

✓ Park and ride expenses

## Ready to Save?

Enroll in a  
Commuter Account  
and start saving today!

\*To qualify as an eligible benefit, the vehicle used for ridesharing (also referred as vanpooling) must seat at least six adults (not counting the driver). The following services qualify "uberPOOL" and "Lyft Line". Additional restrictions may apply.



# The Flex Card

## Your Convenient Way to Pay

The Flex Card is a simple way to pay for qualified expenses without having to pay anything out-of-pocket. Best of all, one debit card can provide access to all Flex Accounts – FSA, HSA, HRA and Commuter.\*

### How it Works

Your Flex Card gives you easy access to the funds in your Flex Account by swiping the card at the point of sale. The card can be used at any qualified service provider that accepts MasterCard, and funds are automatically transferred from the benefit account directly to qualified providers. There are no out-of-pocket costs to you and no need to file a claim for reimbursement.

In the event that you have multiple benefit accounts, you only need one Flex Card. Our technology understands which purchases should be applied to any one of your accounts. It's one smart card!

### Easy as 1 – 2 – 3

#### 1. Check your account balance

You can view your transaction history, current balance, claim status and more by logging in to [myflexaccount.com](https://myflexaccount.com) or via our convenient mobile app

#### 2. Swipe your Flex Card

Swipe the card at the point-of-sale for eligible products and services

#### 3. Keep all your receipts

In some instances, Flex will notify you that we need additional documentation to confirm that your purchase was eligible. It's very important that you save your documentation and submit the information right away when necessary.

**The Flex Card**  
eliminates the  
hassles of claims  
submission and  
waiting for a  
reimbursement  
check.

\*Check with your employer for the Flex account available to you.

Visit [myflexaccount.com](https://myflexaccount.com) for more information about using your Flex card.



## *Manage Your Benefits Online*

The myflexaccount.com participant web site offers you a helping hand with your FSA, HRA, HSA, or Commuter Plan before and after logging in.

### **Resources Available *Before* You Log in**

Get general account questions answered with these useful resources:

- ✓ Educational videos
- ✓ Eligible expense lists
- ✓ Plan calculators
- ✓ FAQs and more

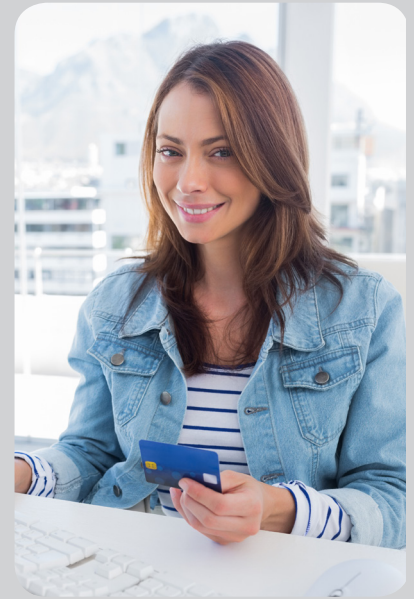


## Resources Available *After You Log in*

Get the details for yourself and any dependents:

- ✓ View your benefit information, including account balance, transaction history and claim status
- ✓ Submit new claims online and add receipts to pending claims
- ✓ Edit personal demographic information
- ✓ Update reimbursement method
- ✓ Track medical, dental, vision and prescription expenses
- ✓ Get important announcements from your employer
- ✓ Set communication preferences
- ✓ Register your mobile phone for SMS text alerts
- ✓ Enroll online (if applicable)
- ✓ Manage your Flex Card (if applicable)

### Pay Providers or Pay Yourself



**Pay your provider directly or  
reimburse yourself for services  
you've paid for out-of-pocket  
from myflexaccount.com.**

Get started on your way to *Save & Spend Healthy*

**Visit myflexaccount.com today**





# My Flex Account Mobile App



## *Save and Spend Healthy On-the-Go*

The secure My Flex Account Mobile App helps you make smart money moves by providing convenient access to your FSA, HRA or HSA.

### **Easily:**

- ✓ Check account balance
- ✓ Get transaction details and claim status
- ✓ Submit new claims and add itemized receipts to pending claims
- ✓ Update reimbursement method
- ✓ Manage your Flex Card (if applicable)

### **Submit New Claims in a Snap**



**Simply take a photo of your receipt or Explanation of Benefits from your phone or tablet.**

**Download the free My Flex Account Mobile App today!**





# Commuter Election & Change Form

Transit and Parking



Date: \_\_\_\_\_  
Fax- # of Pages: \_\_\_\_\_

## Personal Information (\*Required)

Company Name: \_\_\_\_\_  
Employee Name: \_\_\_\_\_ SSN: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_ E-mail Address: \_\_\_\_\_  
Date of Hire: \_\_\_\_\_

## Enter Deductions Per Pay Period

		Pre-Tax Amount Per Pay Period	Contribution Frequency	Monthly Amount	First Payroll Date Affected
<b>Transit Account</b>	\$ _____ Annual election	\$ _____	_____	_____	_____
<b>Parking Reimbursement Account</b>	\$ _____ Annual election	\$ _____	_____	_____	_____

\*You can update your elections any time if you have a change in status that would alter your commuter needs (i.e. parking rate increase/decrease, etc.)

\*Pay Period Frequency: W = Weekly; B = Biweekly; S = Semi-monthly; M = Monthly

## Acknowledgement and Signature

☐ I acknowledge that I am authorizing the company to deduct equal amounts from my paychecks to collect the designated pre-tax column above for qualified transit and parking expenses.

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

OR

☐ I elect **NOT** to participate in any portion of the FlexCOMMUTER plan and do not authorize the company to deduct from paychecks as contribution to this program.

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Status Change

Completed by Employer

Please indicate one of the following options below:

☐ **New Election** Effective Date of Election \_\_\_\_\_

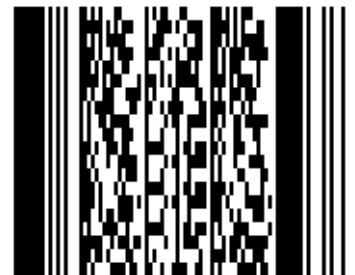
☐ **Change Current Monthly Election** Effective Date of Change \_\_\_\_\_

Employer Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Save and Spend Healthy On-the-Go

Download the free  
My Flex Account  
mobile app today!



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